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/Lynne M. Milliot/

Lynne M. Milliot

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Graham R.F. Napier et al.

Application No.: 10/776,587

Confirmation No.: 7273

Filed: 11 February 2004

Title: **Systems and Methods to Support
Approval to Settle an International
Trade From a Credit Facility, Such as a
Line of Credit or a Demand Deposit
Account**

Group Art Unit: 3625

Examiner: Yogesh C. Garg

CUSTOMER NO.: 22470

MAIL STOP AMENDMENT
Commissioner for Patents
P. O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

It is requested that the information identified in this statement be considered by the Examiner and made of record in the above-identified application. This statement is not intended to represent that a search has been made or that the information cited in the statement is, or is considered to be, material to patentability as defined in 37 C.F.R. 1.56.

Attached with this statement is a Form PTO/SB/08A. The Examiner is requested to initial the form and return it to the undersigned in accordance with M.P.E.P. 609.

Also attached is a copy of a PCT Search Report mailed 05 October 2006 for a corresponding PCT Application.

For foreign language documents cited in a search report by a foreign patent office, the requirement for a concise explanation of relevance is satisfied by the submission herewith of an English language version of the search report. MPEP 609A(3).

This statement should be considered under 37 C.F.R. 1.97(c) because it is being filed before the mailing date of a FINAL Office Action, a Notice of Allowance, or an action that otherwise closes prosecution in the subject application, whichever occurs first, AND it is accompanied by the \$180 fee set forth in 37 C.F.R. 1.17(p).

Fee Authorization. The Commissioner is hereby authorized to charge underpayment of any additional fees or credit any overpayment associated with this communication to Deposit Account No. 50-0869 (Attorney Docket No. TRDB 1006-1).

Respectfully submitted,

Date: 14 November 2006

By: /Ernest J. Beffel, Jr./
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Substitute for form 1449/PTO

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(Use as many sheets as necessary)

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|-------|---|----|---|
| Sheet | 1 | of | 2 |
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Complete if Known

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|------------------------|--------------------|
| Application Number | 10/76,587 |
| Filing Date | 11 February 2004 |
| First Named Inventor | Graham R.F. Napier |
| Art Unit | 3625 |
| Examiner Name | Yogesh C. Garg |
| Attorney Docket Number | TRDB 1006-1 |

U. S. PATENT DOCUMENTS

[illegible]

FOREIGN PATENT DOCUMENTS

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Examiner
Signature

Date
Considered

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 809. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.

This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. **SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.**

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| Examiner Name | Yogesh C. Garg |
| Attorney Docket Number | TRDB 1006-1 |

Sheet

2

of

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NON PATENT LITERATURE DOCUMENTS

| Examiner Initials* | Cite No. ¹ | Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published. | T ² |
|-----------------------|--------------------------|---|----------------|
| | | International Search Report and Written Opinion of the International Search Authority for Intl. Appl. No. PCT/US05/040 mailed 05 Oct 2006 | |
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